CLAIMS

What is claimed is:

1.   In combination in a data processing system for assessing risk for financing a select technology enterprise, said system comprising:

a)   a means for sorting in accessible memory a database on risk categories and characteristics of said risk categories relevant to financing said technology'

b)   data processing means for evaluating a score of said individual risks describing the impact of risk on financing, said programming capable of computing a cumulative risk of current risk categories and further determining said impact of risk in relation to past performance; and

c)   said data processing means further establishing an optimum financing risk based on current risk impact and past performance.

2.   The system of claim 1, wherein the algorithmic system of evaluating risk includes evaluating risk categories comprising financing, personnel, tangible property, liability or technology type.

3.   A computerized method of evaluating risk of financing in a technology enterprise, said method comprising identifying the risk categories relevant to said technology enterprise; quantifying the risk by determining a cumulative score for one or more risk categories; and taking corrective measures in a risk category which poses an impact on the financing.